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PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Marianne Painter et al.)
Serial No.: 10/828,649) Art Unit: 3623
Filed: April 21, 2004) Confirmation No: 4927
For: Method and System for Selecting Qualification) Examiner: Unassigned
Forms for Financial Services and Financial Products)

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment August 31, 2004
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

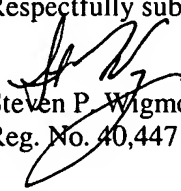
Sir:

Applicant cite the information on the attached Form PTO-1449, "List of Information Disclosed by Applicant," pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to 37 C.F.R. § 1.98(d), Applicant have not enclosed a copy of any patent, publication, or other information previously cited by or submitted to the U.S. Patent Office in U.S. Patent Application No. 10/409,647 filed April 8, 2003, upon which the above-identified application relies for an earlier filing date under 35 U.S.C. § 120.

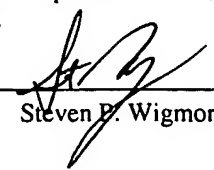
The citation of this information does not constitute an admission that any of the materials are available as a reference or of priority, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,


Steven P. Wigmore
Reg. No. 40,447

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K&S Docket: 06937.105006

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on August 31, 2004.


Steven P. Wigmore, Reg. No. 40,447

FORM PTO 449, Adopted

LIST OF INFORMATION DISCLOSED BY APPLICANT

(Use several sheets if necessary)

A NEW DOCUMENT NO. 06937.105006	SERIAL NO. 10/828,649	FILING DATE April 21, 2004
APPLICANT Marianne Painter et al.		GROUP 3623

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA	US 2003/0093458	5/15/03	Poindexter et al.			
	AB	4,750,119	6/7/88	Cohen et al.			
	AC	4,799,156	1/17/89	Shavit et al.			
	AD	4,876,648	10/24/89	Lloyd			
	AE	5,239,462	8/24/93	Jones et al.			
	AF	5,297,031	3/22/94	Guterman et al.			
	AG	5,500,793	3/19/96	Deming, Jr. et al.			
	AH	5,508,913	4/16/96	Yamamoto et al.			
	AI	5,560,005	9/24/96	Hoover et al.			
	AJ	5,576,951	11/19/96	Lockwood			
	AK	5,584,025	12/10/96	Keithley et al.			

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION YES NO.
	AL					

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

AM		"Novell and AT&T 'Go Public' Will jointly offer AT&T Netware Connect Public Data", © 1994 Gralla Publications © 19## Miller Freeman, Inc., © 1994 Information Access Company, July 1, 1994, ISSN: 1045-9472, 2 pgs.
AN		Conroy, Bill, The Business Journal-Phoenix & the Valley of the Sun, "Citicorp Test-Markets Device That Simplifies Home Banking", © 1990 UMI, Inc., Vol. 10; No. 51; Sec. 1; pg. 16.
AO		Day, Kathleen, "Cutting Corners at the Kiosk; New Services Widen Use of Electronic Devices", July 22, 1994, The Washington Post, © 1994.
AP		Fix, Janet L., "Car loan, canned corn", USA Today, © 1994, July 20, 1994, Money.

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449, Adapted

LIST OF INFORMATION DISCLOSED BY APPLICANT*(Use several sheets if necessary)*

ATTY. DOCKET NO. 06937.105006	SERIAL NO. 10/828,649	FILING DATE April 21, 2004
APPLICANT Marianne Painter et al.		GROUP 3623

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AQ	5,592,375	1/7/97	Salmon et al.			
	AR	4,750,119	3/11/97	Dykstra et al.			
	AS	5,742,775	4/21/98	King			
	AT	5,765,144	6/9/98	Larche et al.			
	AU	5,778,178	7/7/98	Arunachalam			
	AV	5,820,386	10/13/98	Sheppard, II			
	AW	5,987,434	11/16/99	Libman			
	AX	5,987,500	11/16/99	Arunachalam			
	AY	5,999,908	12/7/99	Abelow			
	AZ	6,338,074	1/8/02	Poindexter et al.			

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION YES NO.	
BA						

OTHER REFERENCES *(Including Author, Title, Date, Pertinent Pages, Etc.)*

BB	Haverson, Patrick, "A Man with Grand Visions", Banking Technology, May 1993., pgs. 30-33.
BC	Kantrow, Yvette D., "Electronic Network Will Link Car Dealers to Many Lenders; Goal Is to Create a Form of EFT Transfer System", © 1988 American Banker, Inc., The American Banker, February 18, 1988.
BD	McCall, William, "Microsoft, Banks Team Up to Provide Home Banking", August 3, 1994, The Associated Press.
BE	Rothfeder, Jeffrey, "Electronic Bill-Paying for the Little Guy", © 1989 McGraw-Hill, Inc. Business Week, September 25, 1989, Industrial/Technology Edition.

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06937.105006	10/828,649	April 21, 2004
APPLICANT	GROUP	
Marianne Painter et al.	3623	

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	BF	5,904,812	5/18/99	Salmon et al.			
	BG						
	BH						
	BI						
	BJ						
	BK						
	BL						
	BM						
	BN						
	BO						
	BP						
	BQ						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION	
						YES	NO.
	BR						

OTHER REFERENCES *(Including Author, Title, Date, Pertinent Pages, Etc.)*

BS	Thornton, Emily, "Going Belly-up in Japan", International Business; Japan, Number 3525, pg. 54, May 5, 1997, © 1997 The McGraw-Hill Companies, Inc., Business Week.
BT	"IMX Exchange Receives Patent for Interactive Loan Trading System," © 2000 PR Newswire Association, Inc., January 25, 2000, 2 pgs.
BU	"Temps Staff Chemical Lockbox Operation," © Simmons-Boardman Publishing Corp. 1990, April 1, 1990, 6 pgs.
BV	

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